

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JEROME SMITH

Debtor(s)

Case No. 19-22398CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/14/2019.
- 2) The plan was confirmed on 08/09/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/17/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/22/2022.
- 5) The case was dismissed on 12/20/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,475.38.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$135,569.31  
Less amount refunded to debtor \$5.00

**NET RECEIPTS: \$135,564.31**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$6,198.06  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,198.06**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS INVESTMENT	Unsecured	23,145.78	23,145.78	23,145.78	10,180.51	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	3,111.63	3,111.63	3,111.63	1,368.64	0.00
BRIGHTON RADIOLOGY ASSOCIATES	Unsecured	28.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	8,917.00	8,326.09	8,147.27	8,147.27	1,433.95
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	239.81	239.81	105.48	0.00
COMENITY CAPITAL BANK	Unsecured	6,167.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,879.00	5,977.19	5,977.19	2,629.03	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	196.12	196.12	73.12	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	5,272.00	5,167.03	5,167.03	2,272.69	0.00
MIDLAND FUNDING LLC	Unsecured	2,861.22	2,899.22	2,899.22	1,275.21	0.00
NEW ALLIANCE FCU	Secured	28,726.92	27,806.34	0.00	33,815.59	0.00
NEW ALLIANCE FCU	Secured	0.00	714.98	714.98	714.98	0.00
OLIPHANT FINANCIAL(*)++	Unsecured	33,783.24	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	11,476.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	223.48	223.48	83.32	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,565.00	4,527.19	4,527.19	1,991.25	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,778.41	5,740.41	5,740.41	2,524.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,211.40	2,173.40	2,173.40	955.96	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	161,726.83	160,044.27	0.00	54,330.82	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	1,457.49	1,457.49	1,457.49	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	0.00	0.00	0.00
THE BANK OF MISSOURI D/B/A FORT	Unsecured	5,309.23	5,309.23	5,309.23	2,335.23	0.00
TOWNSHIP OF CRESCENT (TRASH)	Secured	416.73	580.00	580.00	580.00	0.00
TOWNSHIP OF CRESCENT (TRASH)	Secured	0.00	90.83	90.83	90.83	0.00
TRUGREEN++	Unsecured	79.88	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$54,330.82	\$0.00
Mortgage Arrearage	\$1,457.49	\$1,457.49	\$0.00
Debt Secured by Vehicle	\$8,862.25	\$42,677.84	\$1,433.95
All Other Secured	\$670.83	\$670.83	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,990.57</b>	<b>\$99,136.98</b>	<b>\$1,433.95</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$58,710.49</b>	<b>\$25,795.32</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$9,198.06</u>
Disbursements to Creditors	<u>\$126,366.25</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$135,564.31</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/22/2023

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.